



ZURICH[®]

Combined General Liability Insurance

Proposal form

Completing the Proposal form

1. This application must be completed in full including all required attachments.
2. If more space is needed to answer a question, please attach a separate sheet with details.
3. The terms proposer, whenever used in this proposal form shall mean the insured listed and all subsidiary companies of the insured for which coverage is proposed under this proposal.
4. The terms insured and subsidiaries have the same meaning in this proposal form as in the policy.

Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose to us every matter you know, or could reasonably be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance. Your duty however, does not require disclosure of a matter that:

- diminishes the risk to be insured;
- is of common knowledge;
- we know or in the ordinary course of our business we ought to know;
- we indicate to you that we do not want to know.

Non-disclosure or Misrepresentation

If you make a misrepresentation to us, or if you do not comply with your duty of disclosure and we issue your policy with terms and conditions that are different to the terms and conditions that would have been issued had there not been any misrepresentation, or your duty of disclosure had been complied with, then:

- we may reduce the cover provided so that we are placed in the same position as we would have been in, had there not been any misrepresentation and your duty of disclosure had been complied with; and
- we may also cancel your policy; or
- we may treat your policy as if it never existed if the misrepresentation or your non-compliance with your duty of disclosure was fraudulent.

Privacy

Zurich is bound by the Privacy Act 1988 (Cth). Before providing us with any Personal or Sensitive Information ('Information'), you should know that:

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you in order to comply with our legal obligations, assess your application and, if your application is successful, to administer the products or services provided to you, to enhance customer service and/or product options or manage a claim ('purposes').

If you do not agree to provide us with the Information, we may not be able to process your application, administer your policy or assess your claims.

By providing us or your intermediary with your Information, you consent to our use of this Information which includes us disclosing your Information where relevant for the purposes, to your intermediary, affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our business partners or as required by law within Australia or overseas.

Zurich may obtain Information from government offices and third parties to assess a claim in the event of loss or damage.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose your Information to, a list of countries in which recipients of your Information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on our homepage – www.zurich.com.au, contact us by telephone on 132 687 or email us at Privacy.Officer@zurich.com.au

All questions in this proposal form must be answered

1 Proposed period of insurance

Period of insurance: From / / To / / at 4pm, local time

2 Details of those proposed to be insured

Full names of all companies to be insured (hereinafter called the proposer and/or you)

Name Year the business was established

Trading name

ABN What proportion of this insurance premium are you claiming as an Input Tax Credit %

Postal address State Postcode

Website address

Please describe the main activities of the business and any anticipated changes

Please provide details of the locations of the premises and the activities carried out on such premises (please also specify if the premises are leased or owned)

3 Limit of liability

Tick (✓) Indemnity Limit required for both General Liability any one occurrence and Products Liability any one Period of Insurance

\$5 Million \$10 Million \$20 Million \$50 Million Other \$

Deductible applicable to General & Products Liability

\$1,000 \$2,500 \$5,000 \$10,000

\$25,000 \$50,000 \$75,000 \$100,000 Other \$

4 General information

Has any insurance company refused to meet a claim lodged by you or by any person named as the proposer herein, in respect of these classes of insurance? Yes No

If 'Yes', please provide details

Is there any additional information or detail of which you are aware and which may assist us to better assess the nature of the risks? Yes No

If 'Yes', please provide details

4 General information (continued)

Has any insurance company

- (a) declined to accept a proposal? Yes No
- (b) cancelled a policy, contrary to the proposer's wishes? Yes No
- (c) declined to renew a policy, contrary to the proposer's wishes? Yes No

If 'Yes', please provide details

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Details of all claims and uninsured losses, damage or liabilities that have involved the proposer's Business during the past five (5) years.

Item	Date of notification of loss	Description	Insurer	Amount paid	Amount outstanding	Deductible applicable
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$

- (a) What is your current policy deductible? \$
- (b) Please provide the prior 4 years deductible if different
- Year Deductible \$ Year Deductible \$
- Year Deductible \$ Year Deductible \$
- (c) Is your deductible applying to all claims? Yes No If 'No', please provide details
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5 Product information

1. Give details of all products in respect of which insurance is required. Attach brochure and descriptive documents.

Product	Date first marketed	Brand name	How packed	Description of product and use	Estimated annual turnover
					\$
					\$
					\$
					\$
					\$
					\$

- What is the proposer's actual turnover this financial year? \$
- What was the proposer's actual turnover for the previous financial years?
- Year Deductible \$ Year Deductible \$
- Year Deductible \$ Year Deductible \$
- Is the proposer's product range relatively static? Yes No If 'No', please provide details
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5 Product information (continued)

Give details of quality control procedures and laboratory testing used.

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Are any products specifically designed or manufactured for use in aircraft or other aerial or hovercraft or watercraft? Yes No

2. Give following details of any operations outside Australia/New Zealand

Product	Country sold to	Estimated annual turnover	Define representation a. Power of attorney b. Branch c. Representative d. Other
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

(a) What are the conditions of sale and at what time does the liability of the seller cease or importer attach?

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(b) Give full details (including copies of contracts etc) of all contractual agreements, terms and conditions existing between the proposer and any USA/Canada importer, distributor, agent or purchaser of the products for sale in USA or Canada

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(c) Is the product modified in any way after arrival? Yes No

(d) Is it part of a machine where additional assembly is necessary? Yes No

(e) Does the proposer have any assets permanently in the USA? Yes No

(f) Is the importer, distributor, agent or purchaser insured for Products Liability and is the proposer included as a named insured in such contract? Yes No

3. Estimated Annual Payroll (including earnings of principals, directors, partners). Supply overseas figures for each country.

Type	Australia	Overseas countries (enter each country)			
Managerial, Clerical & Sales					
Manufacturing					
Installation					
Other					
TOTAL					

5 Product information (continued)

4. Does the proposer hire the services of contractors, sub-contractors, labour hire or other people engaged on the proposer's premises? Yes No
- If 'Yes',
- (a) Does the proposer strictly maintain a programme to ensure control over contractors/subcontractors/labour hire? Yes No
- (b) Does the proposer insist that all contractors/subcontractors have Liability Insurance for at least \$10 million? Yes No
- (c) Does the proposer insist to be named either as Principal or as a joint insured in liability policies of contractor/subcontractors and do you obtain a Certificate of Currency of such Insurance. Yes No
- (d) What is the forecasted annual turnover or waggeroll for contractors/subcontractors, labour hire or people engaged on the proposer's premises?
- | | | |
|----------------|-------------------|----------------|
| Contractors \$ | Subcontractors \$ | Labour hire \$ |
|----------------|-------------------|----------------|
- (e) If you employ subcontractors, please state Nature of work usually carried out – split between contractors/subcontractors/labour hire
-
-
-
- Payroll
- | | |
|------------------------------|------------------------------|
| Actual for previous years \$ | Actual for previous years \$ |
| Actual for previous years \$ | Actual for previous years \$ |
- If wage is split into different occupations, please provide split by such occupations
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6 General Liability information

1. Will the proposer's annual advertising budget exceed \$50,000? Yes No If 'Yes', please state
- (a) number of staff involved in advertising
- (b) what type of media used Newspaper Periodicals Radio Television Other
- (c) whether the proposer engages an advertising agency Yes No If 'Yes', please advise
- name of agency
- liability insurance limits of agency (if known)
2. Website
- (a) Does the proposer own a website? Yes No
- (b) Does the proposer sell products by website? Yes No
3. Does the use and storage of all toxic substances comply with all the Statutory Regulations and By-Laws? Yes No
4. Does the proposer have its own fuel supply? Yes No
- If 'Yes', please supply type of fuels, how stored, capacity and if bunded (include capacity of bund).
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5. Do any of the proposer's trade processes produce toxic waste or other pollutants which have the potential to cause injury or damage to property or to otherwise harm the environment? Yes No
- If 'Yes', please details (including the method of disposal and storage)
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6. During the last five years, has the proposer been cited or prosecuted for any violation of any standard or law relating to the release of a substance into the environment? Yes No
- If 'Yes', please provide details
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6 General Liability information (continued)

7. Describe any environmental incidents (spills or releases) which have occurred within the last five years?

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8. Does the proposer own or use any unregistered vehicle or mobile plant and equipment? Yes No
If 'Yes', please provide details of the type of vehicles and the number of vehicles

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9. Describe all the proposer's products past present and anticipated for which indemnity is required under the proposed policy.
If possible attach catalogues, annual reports, other literature of such products.

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10. Does the proposer import raw materials components or finished products from abroad? Yes No
If 'Yes', state countries from which you import and the type of quality control you apply on such products

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11. Do you strictly maintain a quality control programme for all the proposer's products? Yes No
If 'Yes', please provide a copy of your manual

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12. Does the proposer strictly maintain a product recall programme? Yes No

13. Are any of the proposer's products used in aircraft, watercraft, hovercraft, power stations, chemical plants, petrochemical plants, pharmaceuticals, mining or drilling sites? Yes No
If 'Yes', please provide full details

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14. Do you assume any liability under contract or hold harmless other parties under contract? Yes No

15. Do you have any in-house legal counsel and/or engage external legal providers to vet or contractual agreements? Yes No
If 'Yes', please provide full details

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16. Is there a documented escalation process which deals with any contractual obligations that are in dispute? Yes No

17. Do you use any standard contract to transfer liabilities to other parties? Yes No
If 'Yes', please provide a copy

18. Do you maintain full rights or recourse against all other parties? Yes No

7 Declaration

The proposer in effecting insurance in accordance with the information furnished in this proposal declares and warrants:

- (a) the statements in this Proposal Form are true.
- (b) the proposer having disclosed all matters which to its knowledge Zurich should be aware of.
- (c) no Insurance Company has ever cancelled, declined, or refused to renew or imposed special terms or cancelled any policy held by the proposer.
- (d) to accept the terms, exclusions, conditions and limitations of the Zurich Combined General Liability wording.

Signature of proposer(s)	Date
X	/ /
X	/ /

THANK YOU FOR COMPLETING THIS PROPOSAL